

Certificate Number: 16339-NJ-DE-028839048

Bankruptcy Case Number: 12-11596



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on February 28, 2017, at 9:01 o'clock PM EST, Mark Ax completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 28, 2017 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor